



The Senior Edition

The Shrewsbury Council On Aging Newsletter

published Monthly for all

Shrewsbury Residents age 60 and over

January 2004

Volume 4, Issue 1



January 2004 Special Dates: **National Eye Care Month**

Jan 1st: Happy New Years Day:
Offices Closed

Jan. 6th Free Legal Clinic with
Attorney Chris Mehne 10AM

Jan. 12th Rieki with Walter Rice

Jan. 14th: COA Board Meeting 10AM

Jan. 15th: Elder Law Seminar: 1:00 PM
Fallon Representative Available: 10am

Jan. 19th: Martin Luther King's Birthday:
Offices Closed

Jan. 20th: Friends SSC Meeting 1PM
speaker: John Lebeaux, Shrewsbury Nurseries

Jan. 23rd: Office hours for Rep. Karyn Polito 9:00AM

Jan. 23rd: Brown Bag and a Movie 11:30 AM

Jan. 27th: AARP Meeting 1:30pm
speaker: Dr's Brian Maher and Lauren Hamm

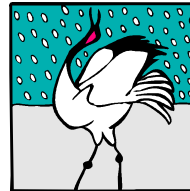
And much more...

see inside for details and calendar on back page

***The Town of Shrewsbury's
Council On Aging mission is to develop
and support community activities
which enhance the well-being of
residents of the town who are age 60 or
older .***

The COA would like to recognize the State Office of Elder Affairs for allocating a portion of the 2004 Formula Grant to go toward the mailing labels for our Newsletter

Calling All 'Snow Birds'...



Now that winter has arrived there are those of you who will be leaving for warmer climates. Please don't let your Senior Edition go to waste. When you go away and put your mail on hold, (or forward your mail) your newsletter does not get held. It is returned to us. That costs us money! Money that we just don't have. So **PLEASE** let us know when you are leaving and when you will return so that we can stop your newsletter. We will gladly restart it again when you return.!



**Friends of the Shrewsbury
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Shrewsbury Senior Center
98 Maple Avenue
Shrewsbury, MA 01545
(508) 841-8640
January 2004**



COA Staff and General Information:

Office Hours: Monday through Friday:
8:00am-4:30pm

Office Phone: 508-841-8640

Office Fax: 508-841-8641

Staff: COA Board Members:

Paul Keegan, Chairman, Helene Tanenholtz, Vice Chairman,
John Concordia, Secretary, Al Crommett, Lillian Goodman
Helen McLaughlin and Tim Swiss

COA Director: Sharon M. Yager

Assistant to COA Director: Vicky Pellegrino

Transportation Coordinator: Cynthia Willis

Van Drivers: Ralph Anderson, Mike Jardarian, Mike Mazzola,
Dick Londergan, Ed Rezuze, Norm Vandal, and Keith Harlow

Meal Site Coordinator: Cheryl Lucier 508-841-8757

Meals on Wheels Drivers:

Alan Buckley, Keith Harlow, Mike Mazzola, George Bergquist

Outreach Coordinator: Jacqueline Lofgren

Volunteer Coordinator: Marcia Grillo

SHINE Counselors: Mary Hardell, Al Crommett

Friendly Visitor Coordinator: Lorraine Covino

Newsletter Coordinator: Fran Rimkus

Newsletter Editor: Ailsa Macdonald

CARES Coordinator: Dave Grillo

CMAA Liaison: Vicki Zwerdling

Volunteer Office Staff: Dorothy Dobson, Loretta Henry,

Carmella Iacono, Elaine Kelley, Nancy Kowalczyk,
Lucille Mc Hugh, Katharine Nelson, Rochelle Lockwood,
Shirley McDonnell, Betty Viscera, Phyllis Robbio

Senior Aide: Susan Pappas

Veteran's Agent: Richard Perron, 508-841-8386

Office Hrs: Mondays: 8:30am to noon

Thursdays: 8:30am to 3:45pm

VOLUNTEER NEWS:

HAPPY JANUARY BIRTHDAY TO:

January 5th; Mary Hardell - SHINE Counselor, January
16th; Elaine Kelley - Volunteer Office Staff, January 22nd;
Ralph Anderson - Van Driver, January 28th;
John Concordia - COA Board Member



Belated Welcome To:

Ailsa Macdonald is our new Newsletter Editor. Ailsa has proven to be a tremendous asset to the newsletter since she joined us in August. She is also a member of the Friends of the Shrewsbury Senior Center, Inc. Board, the Shrewsbury Historical Society and the Shrewsbury Genealogy club. Originally from Colorado, she moved to town five years ago. In addition to her work as a CPA, Ailsa enjoys her two Welsh Corgi dogs, home remodeling and researching her Scottish ancestry.

Photo taken by
"a very enthusiastic"
Cynthia M. Willis!



It's Here!

Letter from the COA Director:

Happy New Year to all! It's hard to believe that 2004 marks our 4th year in the Senior Center and we are starting our 5th year here in the new building. We expect it to be yet another busy and exciting year.

Early last month, our 3rd van arrived! There is still a lot of paperwork to complete before the van can be put on the road. So, if you see the new white and blue van out and about with the Friends name on the side, you'll know it is successfully up and running. In the meantime, please continue to call with your requests for transportation so we can determine the demand and make sure the new van gets used for everyone it was intended for!

At press time, we were in line to receive our state Formula Grant. The state had delayed in getting the funds out to the communities and we are grateful to be receiving these funds, which will fund Outreach, Volunteer Coordination and more. Thanks again to our legislators, Representative Karyn Polito and Senator Guy Glodis for the work they each did to advocate for the funds the Councils on Aging needed across the state. We have been warned by our statewide association that this year will be very tight and each Secretary may need to cut their budgets by as much as 25%. We will keep you posted and know we can count on our legislators for their continued advocacy.

On the local level, the COA budget was submitted to the Town Manager early last month as the Town's budget process begins. So, we are "off to the races" with budgets again, with Prescriptions being a big issue on every level...so stay tuned!

Sharon M. Yager

OUR CONDOLENCES TO:

The Morgado Family on their recent loss of the Town Manager's mother Helen Morgado. Helen passed away on November 15, 2003. Our sympathies to the Town Manager, Dan Morgado and his family on her passing.

We would also like to send our condolences to The Donahue Family on the recent loss of Jim Donahue. Most people in town know of the tremendous generosity Jim and his wife, Babs, gave to the community and the Senior Center was no exception. Although they were probably most well known for the Rowing Center, Jim and Babs were large donors to the Senior Center and provided funds for the Teak benches outside the Senior Center. Jim will be missed by all in Shrewsbury.

January 15th, 1:00pm Elder Law Talk

A seminar "Obtaining Government Benefits For the Aged Individual" will be held on Thursday, January 15, 2004, at the Shrewsbury Senior Center, from 1:00 PM to 3:00 PM. Attorney Nicholas G. Kaltsas will be the featured speaker. Contrary to popular belief, government assistance is not only for the poor. Although proper planning is required, obtaining government assistance benefits families from all economic backgrounds in meeting today's enormous health care expense.

January 23rd 11:30am Lunch/Movie

Join us for this month's feature sponsored by Westboro Bank. This movie is the newly released film "Seabiscuit". Rated PG, Based on Laura Hillenbrand's runaway bestseller, this is the (mostly) true story of Seabiscuit, an undersized racehorse who became a symbol of triumph over adversity to Depression-weary Americans during the '30s and '40s. Join your friends for a free movie, popcorn and soft drinks sponsored by Westboro Savings Bank. Bring your own lunch, or buy a soup/salad/sandwich lunch for \$2 at the Meal Site. **Please** call the Meal Site by the morning of January 21 to reserve your seat and/or your lunch. It is very much appreciated so that we can ensure that there are adequate refreshments for everyone.

Tax News

AARP will once again offer **free Tax Assistance**. If you would like to be put on a waiting list for the appointments, call the Senior Center now, as appointments will begin the first week of February through April 15th. Appointments will be made for one-on-one sessions that will last up to an hour, depending on your tax filing needs. You can also get a list of what to bring with you for your appointment.

Property Tax Work-Off Program: Are you interested in increasing your independence, dignity and self worth? How about increasing your involvement in town administration and town services such as police, fire and schools? Through Shrewsbury's Property Tax Work-Off Program you can do all of these things and possibly reduce your property tax bill as well. Call the Senior Center for an application, guidelines and requirements for this program.

Circuit Breaker Tax Credit: The Senior "Circuit Breaker" Tax Credit helps eligible seniors reduce their property tax bill. Under this program, eligible homeowners and renters receive a refundable credit on their state income taxes. Basic reminders about this new credit: (a) for this year, the credit is limited to \$810 (b) income limits are \$64,000 for a married couple filing jointly, \$54,000 for Head of Household and \$43,000 for a single taxpayer. If you still need more information, you can call the Customer Service office at the Department of Revenue at 1-(617)-887-6367. Please call the Senior Center for a informative and helpful booklet to find out how to qualify.

Reiki and Chi Gong Are Back!

Welcome back to Walter Rice, our volunteer who will again be offering Reiki, Chi Gong and Meditation for seniors. All are offered free of charge, but donations are most welcome.

Reiki: Will be offered on January 12th. You may have learned about Reiki from the TV show Walter did for local cable. Call to book your one-on-one healing and relaxation session.

Chi Gong: Teaches gentle exercises to improve health and reduce stress no matter what one's age or abilities. All exercises can be done sitting if needed. Classes will be on Tuesday afternoons. Please call to sign up.

Meditation/Quiet Time: Is vital for peace of mind, especially for caregivers, those with an illness or folks dealing with stress. Call if interested and classes will be arranged for next month.

January's Senior Magazine TV Show:

The January Show will feature a drawing class on Still Life Art. Use this opportunity to learn something new. Don't miss it on Channel 33, Thursdays at 2:00PM, 6:00 PM and 9:30 PM and Fridays at 10 AM. Ideas for future shows are always welcome...call the Senior Center and ask for Marcia Grillo!

Bridge Class Update

Congratulations to the "graduates" of the Bridge Classes. We hope they are well on their way to enjoying the game. Originally, instructor Stanley Scheier did not plan to continue teaching but has decided to start a new round of lessons. Please call the Senior Center to sign up if you are interested.

Outreach News

Outreach Coordinator Jacqueline Lofgren is available to help you or a senior you care about with any concerns. Call Jacquie at 508-841-8647 for a tour of the Shrewsbury Senior Center, a free lunch at the Meal Site (1st time users only), get help with Fuel Assistance and much more.

New 911 Disability Indicator Program Available

If you or a loved one in your home is on a life support system, mobility impaired, blind, deaf, hard of hearing, speech impaired or developmentally disabled, a new, confidential program can help you. If you dial 911, a code will appear on the dispatcher's screen to alert them of the issue so that they may serve you better. Forms are available at the Senior Center and Lt. Daniel Sklut at the Police Station can be reached at 508-841-8433 for more information. He will sign off the forms which go to VERIZON for the 911 system. Promoting this service is a joint effort between the Shrewsbury Commission on Disabilities, the COA and the Police Dept.

Call Shrewsbury Light and Cable to sign up for

Shrewsbury's Digital Cable Service

&

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Call **508-841-8500** for more information about this level of cable services!



**Busy Hands
Knitting Group**
Looking for a great gift? Drop by the Senior Center and view our wide variety of hand knitted goods. All items are reasonably priced.

Shrewsbury Senior

Mondays

11am

President:

Grace Fulginiti

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Citizen's Club

CARES JANUARY Column:**Gift Cards and Certificates: Just Ask****By Dave Grillo, CARES Coordinator**

(Consumer Awareness and Resources for Elders in Shrewsbury)

Gift cards (plastic cards that look like credit and debit cards) have joined gift certificates (made of paper) as popular gifts for Christmas, birthdays, etc. They are cherished by recipients who have politely endured too many oversized sweaters. And for fretful givers, a certain amount of uncertainty ("What should I give?") is thankfully eliminated. A new Massachusetts law that took effect in June enhanced the value of these instruments. The definition of gift certificates was expanded to include electronic gift cards (the ones that look like credit and debit cards) that do not bear the logos of credit card companies. Now all gift certificates must be good for at least 7 years. Gift certificates that do not bear a clearly marked date of issuance and date of expiration are good forever. Electronic gift cards, specifically, that do not have issuance and expiration dates on their face must provide those dates either on a sales receipt given to the buyer or through a toll-free telephone number or Internet site. If more than 90% of the value of the certificate has been redeemed, the merchant must give the consumer the choice of receiving the remaining value in cash or maintaining that value on the certificate. Gift certificates issued and valid prior to June 1, 2003 expire 7 years from their date of issuance. Merchants may be fined up to \$300 if they do not abide by the new law. There are important exceptions to consider before purchasing and after receiving certain gift cards. Some gift cards that are imprinted with logos from VISA, MasterCard, American Express, and Discover are exempt from the Massachusetts law as federal banking laws prevail. That means that these cards can charge fees for not using the cards within a certain period of time—some start charging \$2.50 a month against the value of the card if it is not used within 6 months of purchase—or charge fees if the card expires or is lost. Reading the fine print before purchasing any of these debit-type gift cards is recommended. Would you like further clarification? Contact the Massachusetts Office of Consumer Affairs and Business Regulation at 888-283-3757 or www.mass.gov/consumer... Recently, I was dismayed to read in a financial publication that a credit card I have used for several years was offering a rate 5% lower than the rate I have been charged. Taking the advice that I have given you in past columns, I called the card company and demanded the lower rate I had discovered. After a quick review of my payment history, I was given the lower rate going forward. Since most consumers don't ask for better rates or better service or they don't complain when dissatisfied, there is little incentive for companies to be responsive other than to those who demand better or who complain when unhappy. Just ask! My experience tells me clearly that the squeaky wheel does usually get the grease.

Always talk with a family member or trusted friend or call the CARES Program at the Senior Center before sending money to, investing in, or donating to any unfamiliar organization, entity or person who solicits you.

Volunteer Opportunities At the Senior Center:

RSVP: Would you like to make a *real difference* in the life of a child? Well here's your chance, become a volunteer reader or tutor with the Worcester Area RSVP Literacy Corps. No experience necessary and training is provided.

Please call Julia Crowley at (508) 799-8027 for information.

Senior Greeter Volunteers: 40 volunteers are still needed for the Shrewsbury Middle School and Paton School. We will not be able to start the Greeters Program at those schools until we have a full schedule of volunteers. Therefore, if you and a friend would like to donate 3 hours a week, in the morning or afternoon, please call Marcia Grillo at 842-8758.

Can You Help In A Small Focus Group?

The Massachusetts College of Pharmacy just finished putting together an easy-to-read pamphlet on "Over the Counter Drugs".

If you can spare an hour to come to the Senior Center, they would like your opinion on whether or not the new pamphlets are helpful. The Focus Group will be held January 8, 2004 from 10 to 11am. Please call the Senior Center if you'd like to participate.

If you are interested in any of the above volunteer opportunities or have any other volunteer opportunities to offer, please contact

*Marcia Grillo, Volunteer Coordinator, at the Senior Center
508-841-8758 or email: egrillo@th.ci.shrewsbury.ma.us.*

Veteran's News

WWII Registry is now up and accessible on the memorial web site at www.wwiimemorial.com At a time when fewer than 1 in 10 adults recognize that 16 million Americans served in uniform during the Second World War, the American Battle Monuments Commission encourages all members of the WWII generation to enroll in the Registry. Any American who served in the Armed Forces or contributed to the war effort on the home front, whether in factories and shipyards or farms and neighborhoods, is eligible. There is no charge to place a name in the Registry. Individuals can be enrolled through the web site or by calling the memorial's toll free number at 1-800-639-4992.

If anyone is interested in speaking with our Veteran's agent, Dick Perron, he is available on Mondays and Thursdays at the Senior Center. He would be glad to speak with you on a variety of topics concerning Veteran's issues. He can be reached at (508) 841-8386.



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"Medicare Rx" **A Victory or A Defeat?**

Submitted by Mass Senior Action Council

While President Bush signed into law on December 8th, 2003, the new Medicare Bill for seniors, ironically, it may be seen as a defeat and not a victory for seniors in MA.

Here is what people should be aware of:

1) Private insurance companies will have the option "to hand pick" enrollees, that are healthy while leaving the sickest seniors in the traditional program. In addition, the bills will establish a "means test" for the Medicare program under which higher income seniors will pay the higher premiums for Part B, ranging from 40%-220%.

2) In order to get access to drug coverage, seniors must either leave the traditional Medicare program and join a Medicare Advantage plan or buy stand - alone policy from a private "Plan Sponsor". The Plan Sponsor is with an insurance company licensed in the state or company that meets the solvency standards established by the Medicare and Medicaid Services. Unfortunately, the high costs of prescription drugs were not part of the negotiation process to lower the costs. This can be seen as a big victory for drug companies but a loss for seniors!

3) For low income seniors, there will be an "asset test" for those under \$135% of established poverty level which will disqualify 2.8 million very low-income seniors for assistance.

4) Seniors will have to pay 100% 'out of pocket costs' for drugs costing between \$ 2,250 and \$ 5,100. The government will pay 95% of the costs after \$ 5,100.

5) The "Discount Card" may not be helpful. Many of the drug companies will opt not to participate in the program and those that do are unlikely to provide discounts sufficient to make a real difference to seniors still paying major prescription drug expenses. Again, a victory for drug companies!

6) There will be a decrease in reimbursements to physicians who administer biotech medications as well as a decrease in reimbursements for certain products for seniors.

7) This bill will result in 2.7 million retirees losing drug coverage benefits. According to the Congressional Budget Office Gov. Romney has said he will end Prescription Advantage when a Medicare Prescription plan is enacted. Medicare beneficiaries who receive Mass Health may pay more under the new plan.

To find out more information or to get involved in the campaign to repeal this bill, call Mass Senior Action Council at 508-755-7878. Also, read more in the SHINE column on pg 7 about this important issue.

Goings on at the Library **New Computer Classes**

The Library will be offering Intro to the Computer, Introduction to Word Processing and Intermediate Internet in addition to the current Introduction to the Internet. Call the Library for times and information at (508) 842-0081.

Become a Non-Smoker

Join us for a lecture, video and demonstration of how smokers who want to quit can break this addictive habit through hypnosis. Dan Candell is a professionally trained hypnotist who wants to help smokers break this habit. CD's and other materials are available. Call the Library for further information.

Film Festival

Leave the cold winter behind. Come to our Film Festival featuring Academy Award winning films from the last half century: they will be Marty (1955) January 22nd; Cat Ballou (1965) February 5th; A Touch of Class (1973) February 19th. They will even furnish the popcorn.

French Conversation Circle

The French conversation circle meets Tuesdays 4-5pm. Not a class, and not for the absolute beginner, this is a weekly opportunity to converse with fellow Francophiles about a variety of topics, current, literary, or historical. Call (508) 841-8531 for information.

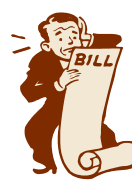
Shrewsbury Genealogy Club

A self-help group for anyone interested in genealogy and family history. For beginners and pros alike. No dues! Some months there is a designated topic or speaker; other months there may be a field trip. Come learn about your past.

Great Books Discussion Group

An on-going book discussion group welcoming everyone. Pick up a copy of this month's selection at the main desk of the Library.

Concerned About NSTAR Gas Bills?



Packets are available on NSTAR's outreach to low income households. Participants of the program will not have the level of benefits they receive from other programs affected. Brochures that explain the program, as well as the simple application form, are available at the Senior Center to pick up or have mailed to you. If you have questions about the program, simply call 1-800-566-2080 or visit the website at www.nstaronline.com.

Artist Guild of Shrewsbury - The Artist Guild will now hold their activities at Southgate, instead of the Library. They will continue to meet on the first Monday of the month for general business meetings, seminars and demonstrations through May. There are drawing and painting classes available on the fourth Monday of each month through May. Call John Gaston at 508-842-8244 for more information.



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Shrewsbury Friends Men's Club*Submitted by Al Vadinias.*

Our own Bud Decoteau presented slides and his experiences on his trip to India. Carolyn Skoglund gave a marvelous keyboard recital of oldies and festive songs. Approximately 80 men attended a luncheon at the Senior Center. Come join us after the Holidays, see you at the January meetings.



AARP: January's meeting will feature the Shrewsbury Family Chiropractic clinic of the husband and wife team of Dr.'s Brian Maher and Lauren Hamm. It will be January 27th, 2004 at 1:30pm.

Congressman James T. McGovern and AARP Program Chair Madeline Gentile. Madeline was a childhood friend of the Congressman's Grandmother Mary.

Acrylic Painting With Elaine

Will be offered again starting Tuesday, January 6th from 12-1:30 for 8 weeks. To sign up, call Elaine Griffith directly at 508-882-3947.

**"Books for Kids"**

The Worcester Area RSVP Literacy Corps announces the 2nd Annual "BOOKS FOR KIDS" Book Drive through January 9, 2004. Your donations of new or gently-used books for infants and children will be distributed to local Head Starts, grade schools, and after-school centers. Books can be dropped off at Waldenbooks in the Auburn and Greendale Malls, the Auburn Public Library, Tatnuck Bookseller, the Worcester Senior Center, and Goretti's Supermarket in Millbury. Questions? Call (508) 799-1884. RSVP is a service program for volunteers age 55 and older. The Senior Center will be accepting books as well.

The Friends of the Shrewsbury Senior Center, Inc.*Submitted by Diane Lindberg.*

The Friends' general meeting will be Tuesday, January 20, 2004 at 1:00. Please join us for an informative presentation by John Lebeaux of Shrewsbury Nurseries which has been in business for over 50 years and is a three generation business. John has been in the family business his entire life. Come and let him answer all your gardening questions.

Membership is open to Friends of **ALL AGES** concerned with the continuing needs of the Senior Center. For a \$5 donation, join the Friends and attend the monthly meetings, the third Tuesday of each month, to hear interesting speakers. You can also enjoy a cup of coffee and dessert with friends!

The Friends of the Shrewsbury Senior Center, Inc. is a non-profit organization founded to assist the Council on Aging by raising funds for services, programs, activities and equipment for all Senior Citizens in Shrewsbury!

We look forward to having you join the Friends and being part of a group that works for all senior citizens of Shrewsbury!

Welcome to **Nick Kaltsas** of *Elder and Disability Law Advocates*. Attorney Kaltsas has joined the COA as a volunteer and will be serving on the quarterly free Elder Law Clinic rotation. Attorney Kaltsas enjoys writing about current elder law issues, which will be shared with you each month. His firm has also taken out a special Ad to support the Newsletter, which will sponsor the Calendar on page 7.

Kaltsas Korner - Will Elders Lose Home Protection?

Will the axe fall on the elderly population of Massachusetts again? Will the state legislature allow the Commonwealth to place a lien on homes that had been protected under the prior rules? The fiscal year 2004 Commonwealth of Massachusetts budget provides authority to do just that.

The new "expanded" estate recovery law, says: "estate shall mean any interest in real and personal property and other assets in which the individual immediately prior to death had any legal title or interest, to the extent of such interest. This includes interests in real and personal property and other assets that would pass to a survivor, heir, or assignee of the decedent through joint tenancy, **tenancy by the entirety, life estate** (emphasis added), living trust, right of survivorship, beneficiary designation, or other arrangement."

Under the old rules, husbands and wives who owned their home as tenants by the entirety (the traditional method by which couples own property in Massachusetts), were protected should one of them require assistance with nursing home care. However, under the new rules, the couple's home is not protected. The surviving joint owner has an obligation to report the existence of the interest the decedent had in the tenancy immediately prior to his or her death. Once the state (the Division of Medical Assistance) is notified of these assets, they will issue a written notice of claim that in certain instances could be deferred, but not eliminated, **IF** the family responds within 60 days of receiving the claim. Therefore, an onerous burden will have been placed on an elderly individual dealing with a painful transition due to the death of a loved one.

Upon reporting to the Division of Medical Assistance (DMA), the notices that DMA will record at the Registry Of Deeds will have the effect of making it extremely difficult or impossible for a spouse to sell or re-mortgage the home without paying DMA the amount of the claim. If the surviving spouse wants to move to an assisted-living facility, he or she may lose the equity in the home. If the home needs major repairs or modifications, the surviving spouse will be unable to secure a loan to do so because of DMA's claim.

IS THIS WHAT WE WANT FOR OUR PARENTS, OUR ELDERLY POPULATION?

This article gives general information and not specific legal advice on individual matters. Persons wanting individualized advice on matters discussed should contact an advisor experienced in those matters.

Travel To learn more about an upcoming trip, call the contact people listed. **Also call for their list of other trips planned:**

Anna & Bernie Keiser: 508-753-1387: Call to get new 2004 Travel Schedule.

Frank Fulginiti : 508-845-6509: Foxwoods - January 13th, February 10th, March 9th

Hal Roach & The City Ramblers - March 19th, 8 Day MACKINAC Island - September 9th-16th \$979 & up

NEWS FROM THE SHINE PROGRAM

The Prescription Advantage Program will not be having an Open Enrollment this January. It has not been determined if there will be an Open Enrollment this year at all. The enrollment will continue for those who are in their 65th year, but not yet 66, as well as those who are disabled and meet the income guidelines.

As of January 1, 2004, Medicare has made some changes to the premiums, deductibles and copayments. These are listed below:

| | 2003 | 2004 |
|--------------------------|----------|----------|
| Part B Premium | \$58.70 | \$66.60 |
| Inpatient Deductible | \$840.00 | \$876.00 |
| Copay for IP Days 61-90 | \$210.00 | \$219.00 |
| 91-150 | \$420.00 | \$438.00 |
| Skilled Nursing Facility | \$105.00 | \$109.50 |

The Mass. Health Program that pays the costs of the Medicare Part B premium is available to those who qualify. You may call us for an application or Mass. Health directly at 1-800-841-2900.

If you are a Veteran, you may qualify for benefits to help pay for prescriptions. They can be reached at 1-800-827-1000 to answer specific questions.

Beginning in late spring of 2004, discount cards will be endorsed by Medicare. By enrolling in this program, a member will receive discounts on prescription drugs. This program will end in 2006 when Medicare will be adding a new drug benefit.

There is a lot of information coming out frequently on this new plan. As we get more information, we will put it in our newsletter to keep everyone informed.

For questions regarding any of these topics or another health insurance question, please call the SHINE Program at 1-800-243-4636, option 2 or contact the Senior Center and ask for SHINE.

Fallon Representative Available: January 15, 2004

Our Fallon Community Health Plan representative, Janice Sochalski, will be available at the Senior Center from 10am to 11am. Please come and ask her any questions you may have about the Fallon Senior Plan. There will also be January sessions in Grafton, Westboro, and Millbury. as well. Please call 1-800-868-5200 for dates and more information.

Free Community Education Program and Lunch

Whittier Rehabilitation Hospital will present "Understanding and Managing Bladder Control Problems". Presented by Benny Rocadas, BSN, RN, CRRN on January 28th, 2004 at 12:00. A free lunch will be served: RSVP (508) 870-2222 ext 2134.

Winter Parks and Recreation Programs

Call Gary Grindle at Parks & Recreation at 508-841-8339 for more information on any of the senior programs listed below. All registration for Parks & Rec is done at their Town Hall office.

Senior Tai Chi & Chi Gong with Instructor Laurie Demers:

Improve your balance and memory using simple movements with deep breathing. Beginners: Tuesdays at 3:15 and Advanced: Tuesday at 4:00 PM.

Clay Creations with Instructor Beth Flanagan: Have fun creating decorative pieces of pottery. Fridays from 9-10:30 am.

Senior Drawing also with Instructor Beth Flanagan: All levels welcome to learn or further practice the FUNDamentals of drawing: Wednesdays from 9:00-10:30am.

Senior Line Dancing with Instructor Joe Czarnecki: Have fun dancing to the music from the 40's, 50's and 60's. A variety of dance moves will be taught. Tuesdays from 10 -11am.

Fitness and Nutrition with Instructor Karen McKenzie:

Exercise & learn about improving your overall health by building strength, flexibility, and eating healthy: Wed: 9:30 to 10:30 am.

Acrylic Painting with Instructor Jenny Swan: Learn a variety of painting techniques while focusing on color and design through traditional and experimental approaches. All painting material will be supplied. Thursdays from 9:00-10:30 am.

Senior Watercolor with Instructor Jenny Swan: Explore the possibilities of painting using watercolors, ink, and collage techniques to create unique works of art. All painting materials will be supplied: Thursdays from 10:45 to 12:15 PM

These programs are offered off-site:

Recreational bowling: Join the senior bowling league at Town & Country Bowling alley. Weekly fee is \$7.25 and includes 3 games, coffee and donuts. Ongoing on Tuesdays at 1:00 PM.

Golden Edges Ice Skating: Join other adults from the area and learn to skate. Class consists of 30 minute lessons and 30 minute optional practice time. Class meets Tuesdays at noon at the Buffone Arena in Worcester.

Advanced Wellness Workshop: January 7th

Sponsored by Shrewsbury Family Chiropractic. Workshop will be held Tuesday January 7th, 2004 at 6:45pm, at their 555 Main Street office. The topic will be "Setting Goals For The New Year". No charge for patients of Shrewsbury Family Chiropractic, \$5 for all other guests in advance, \$7 at the door. Bring a friend! Call 508-845-2778 to sign up or get more information.

New Free Publications:

The COA has received a new batch of flyers and pamphlets on Colon Cancer, the second leading cause of cancer death in men and women over age 50. The COA also has two new reference books available: the 2004 MASS AGING Nonprofit Housing and Services for the Aging Consumer Guide, and the Community Services booklet from the Office of the Sheriff of Worcester County. Call the COA for more info.



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